

REMARKS

This is a supplemental amendment which adds computer readable medium claims and computer system module claims to the present case. No new matter is added to this application since (a) support for the concepts in the claims was set forth in detail in the last filed amendment; (b) applicant cancelled computer readable claims in the last filed amendment and now adds these claims back into the case; and, (c) the patent specification discusses a computer system with certain modules at several locations. The patent specification discusses use of “a computer 10 to execute a process, including a number of modules, as part of a program of integrated financial and estate planning” at ¶ 17 (referring to the Substitute Specification), “the computer 10 calculates a comprehensive solution that identifies which of the client's assets and how much of them to transfer to particular life insurance products,” ¶ 18, “each payment stands on its own as a pre-paid life insurance purchase because the policy insurance amount is automatically adjusted daily by the computer process using net single premium ratios of cash value to death benefit. This ensures that no further payments will be required. The cost of the at-risk insurance amount is calculated and subtracted from the cash value,” ¶ 19, FIG. 4 is “a flow diagram 30 illustrates operation of the invention to define a Future System Life Insurance Product according to the present invention” ¶ 34 and the flow chart shows functional modules for the claimed computer system.

New claims 109 - 201 replicate claims 44 - 54 and 62 - 74 and 84 - 108. Therefore, the examiner's task of searching is not significantly different than that imposed by claims 44 - 108. The omitted claim group 55 - 61 and 75 - 83 are combination claims and the concepts therein are found in claims 44 - 54 and 62 - 74.

Respectfully submitted,

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